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UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2(c)

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IN RE:

Sonda D Smith

Debtor

Order Filed on March 30, 2020 by Clerk U.S. Bankruptcy Court District of New Jersey

CASE NO.: 18-23221-RG

CHAPTER: 13

HON. JUDGE.:

Rosemary Gambardella

ORDER VACATING AUTOMATIC STAY

The relief set forth on the following page numbered two (2) is hereby **ORDERED**.

DATED: March 30, 2020

Honorable Rosemary Gambardella United States Bankruptcy Judge Upon the motion of Planet Home Lending, LLC as servicer for Wilmington Trust, National Association, not in its individual capacity, but solely as trustee for MFRA Trust 2015-1, on behalf of its successors and/or assigns (hereinafter collectively "Secured Creditor" and/or "Movant") under Bankruptcy Code section 362(a) for relief from the automatic stay as to certain property as hereinafter set forth, and for cause shown, it is

ORDERED that the automatic stay of Bankruptcy Code Section 362(a) is vacated to permit the Movant to institute or resume and prosecute to conclusion one or more actions in the court(s) of appropriate jurisdiction to pursue the movant's rights in the following:

[x] Real property commonly known and more fully described as: 404 E 41st Street, Paterson, New Jersey 07504

ORDERED that the movant may join the debtor and any trustee appointed in this case as defendants in its action(s) irrespective of any conversation to any other chapter of the Bankruptcy Code; and it is further

ORDERED, that the stay afforded by 11 U.S.C. §362(a) be, and is hereby, modified to permit Planet Home Lending, LLC as servicer for Wilmington Trust, National Association, not in its individual capacity, but solely as trustee for MFRA Trust 2015-1, it's successors and/or assigns, to pursue its rights under applicable state law with respect to the premises 404 E 41st Street, Paterson, New Jersey 07504; and it is further

ORDERED, that the instant order is binding in the event of a conversion; and it is further

ORDERED, that the trustee be informed of any surplus monies resulting from the sale of the collateral.

ORDERED, that the movant shall serve this order on the debtor, any trustee, and any other party who entered an appearance on the motion.

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United States Bankruptcy Court District of New Jersey

In re: Sonda D Smith Debtor Case No. 18-23221-RG Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2 User: admin Page 1 of 1 Date Rcvd: Mar 31, 2020 Form ID: pdf903 Total Noticed: 1

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 02, 2020.

+Sonda D Smith, 175 Myrtle Ave, Passaic, NJ 07055-3138 db

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 02, 2020 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 30, 2020 at the address(es) listed below:

Amy Forman on behalf of Creditor Wynnefield at Somerset Condominium Association, Inc.

collections@theassociationlawyers.com

Andrew Micklin on behalf of Debtor Sonda D Smith Andrew@southjerseylawyers.com,

ardithreeve@comcast.net

Denise E. Carlon on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper

dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com Jonathan C. Schwalb on behalf of Creditor Plane

Planet Home Lending as servicer for Wilmington Trust, National Association not in its individual capacity but solely as Trustee of MFRA Trust 2015-1 bankruptcy@friedmanvartolo.com

Jonathan C. Schwalb on behalf of Creditor Planet Home Lending, LLC

bankruptcy@friedmanvartolo.com

Marie-Ann Greenberg magecf@magtrustee.com

Marlena S. Diaz-Cobo on behalf of Creditor Wynnefield at Somerset Condominium Association,

Inc. collections@theassociationlawyers.com THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK,

Nicholas V. Rogers on behalf of Creditor SUCCESSOR INDENTURE TRUSTEE TO JPMORGAN CHASE BANK, N.A. ET.AL. nj.bkecf@fedphe.com

THE BANK OF NEW YORK MELLON et al c/o NewRez LLC Nicole B. LaBletta on behalf of Creditor

d/b/a Shellpoint Mortgage Servicing nlabletta@pincuslaw.com, brausch@pincuslaw.com

Rebecca Ann Solarz on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper rsolarz@kmllawgroup.com

on behalf of Creditor Scott Penick

Wynnefield at Somerset Condominium Association, Inc. collections@theassociationlawyers.com

on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW Sherri Jennifer Smith YORK, SUCCESSOR INDENTURE TRUSTEE TO JPMORGAN CHASE BANK, N.A. ET.AL. nj.bkecf@fedphe.com, nj.bkecf@fedphe.com

BAC BONY (CWABS2004-11) skelly@sterneisenberg.com, Steven P. Kelly on behalf of Creditor bkecf@sterneisenberg.com

USTPRegion03.NE.ECF@usdoj.gov U.S. Trustee

TOTAL: 14